



NOTICE OF TRUSTEE'S SALE

WHEREAS, on May 26, 2023, SHERI BEARDEN AND KEVIN RAY BEARDEN, WIFE AND HUSBAND, executed a Deed of Trust/Security Instrument conveying to GREG GARLAND, A CHARTERED BANK., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR PRIMEWEST MORTGAGE, A DIVISION OF HTLF BANK ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2023019480 in the DEED OF TRUST OR REAL PROPERTY RECORDS of LUBBOCK COUNTY, TEXAS; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JANUARY 6, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate at Lubbock County Courthouse, 904 Broadway, Lubbock, TX 79401 in **LUBBOCK COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: LOT ONE HUNDRED THIRTY-EIGHT (138), BELL FARMS, AN ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN CLERKS NO. 2017030314 OF THE OFFICIAL PUBLIC RECORDS OF LUBBOCK COUNTY, TEXAS.

Property Address: 13810 AVENUE U, LUBBOCK, TX 79423
Mortgage Servicer: FREEDOM MORTGAGE CORPORATION
Noteholder: FREEDOM MORTGAGE CORPORATION
10500 KINCAID DRIVE SUITE 300, FISHERS, IN 46037

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

WITNESS MY HAND this 29 day of Oct. 2025


Xome Inc., Tejas Corporate Services, LLC,
Jamie Osborne, Laura Browder, Terry Browder,
Marinosci Law Group PC, Resolve Trustee
Services, LLC

Substitute Trustee Address:

Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
10/30/2025 11:08 AM
FEE: \$2.00
2025042623